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PTO/SB/08A (07-05) (modified)

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Substitute for form 1449A/PTO-1449A  
U.S. PATENT AND TRADEMARK OFFICE**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 13

<b>Application Number</b>	10/670,358
<b>Filing Date</b>	September 26, 2003
<b>First Named Inventor</b>	Gregory PHILLIPS, et al
<b>Art Unit</b>	3623
<b>Examiner Name</b>	Susanna M. Meinecke Diaz

Attorney Docket Number 47004.000262

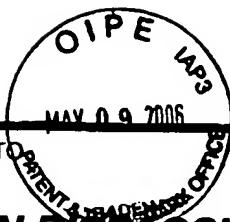
**U.S. PATENT DOCUMENTS**

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
SMJ	1.	US 005864830	01-26-1999	Armetta, et al.	
already cited	2.	US 005984180	11-16-1999	Albrecht, Jerry	
already cited	3.	US 005984180	11-16-1999	Albrecht	
SMJ	4.	US 006047268	04-04-2000	Bartoli et al.,	
	5.	US 006195644	02-27-2001	Bowie	
	6.	US 006366220	04-02-2002	Elliott, Brig	
	7.	US 006687222	08-14-2003	Mittal et al.	
	8.	US 006742704	06-01-2004	Fitzmaurice et al.	
	9.	US 2001/0011243	08-02-2001	Dembo et al.	
	10.	US 2001/0034682	10-25-2001	Knight et al.	
	11.	US 2001/0044293	11-22-2001	Morgan	
	12.	US 2001/0047342	11-29-2001	Cuervo	
	13.	US 2001/0054003	12-20-2001	Chien et al.	
	14.	US 2001/0056398	12-27-2001	Scheirer	
	15.	US 2002/0019803	02-14-2002	Muller	
	16.	US 2002/0062235	05-23-2002	Wahlbin et al.	
	17.	US 2002/0116271	08-22-2002	Mankoff	
	18.	US 2002/0120627	08-29-2002	Mankoff	
	19.	US 2002/0174016	11-21-2002	Cuervo	
	20.	US 2003/0028518	02-06-2003	Mankoff	
	21.	US 2003/0101119	05-29-2003	Persons et al.	
	22.	US 2003/0135462	07-17-2003	Brake Jr. et al.	
	23.	US 2003/0163403	08-28-2003	Chen et al.	
↓	24.	US 2003/0195808	10-16-2003	Brown et al.	

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**INFORMATION DISCLOSURE  
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Sheet **2 of 13**

<b>Application Number</b>	<b>10/670,358</b>
<b>Filing Date</b>	<b>September 26, 2003</b>
<b>First Named Inventor</b>	<b>Gregory PHILLIPS, et al.</b>
<b>Art Unit</b>	<b>3623</b>
<b>Examiner Name</b>	<b>Susanna M. Meinecke Diaz</b>

<b>Attorney Docket Number</b>	<b>47004.000262</b>
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SMD	25.	US 20030033246	02-13-2003	Slater	
	26.	US 20030154125	08-14-2003	Mittal et al.	
	27.	US 20030163416	08-28-2003	Kitajima	
	28.	US 20030200143	10-23-2003	Walker et al.	
	29.	US 2004/0024672	02-05-2004	Brake Jr. et al.	
	30.	US 2004/0098351	05-20-2004	Duke	
	31.	US 2004/0243498	12-02-2004	Duke	
	32.	US 2005/0027649	02-05-2005	Cech	
	33.	US 2005/0071230	03-31-2005	Mankoff	
	34.	US 2005/0075932	04-07-2005	Mankoff	
	35.	US 20050091138	04-28-2005	Awatsu	
	36.	US 20050171898	08-04-2005	Bishop, et al.	
	37.	US 4465206	08-14-1984	Sorel et al.	
	38.	US 4614861	09-30-1986	Pavlov et al.	
	39.	US 4689478	08-25-1987	Hale et al.	
	40.	US 4746787	04-24-1988	Okada	
	41.	US 4754418	06-28-1988	Hara	
	42.	US 4766539	08-23-1988	Fox	
	43.	US 4789928	12-06-1988	Fujisaki	
	44.	US 4831526	05-16-1989	Luchs	
	45.	US 4868376	09-19-1989	Lessin et al.	
	46.	US 4923288	05-08-1990	Allen et al.	
	47.	US 4928001	05-22-1990	Masada	
	48.	US 4941090	07-10-1990	McCarthy	

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Sheet **3 of 13**

<b>Application Number</b>	<b>10/870,358</b>
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SMD	49.	US 4954985	09-04-1990	Yamazaki	
	50.	US 4975840	12-04-1990	DeTore et al.	
	51.	US 4992940	02-12-1991	Dworkin	
	52.	US 5049728	09-17-1991	Rovin	
	53.	US 5055662	10-08-1991	Hasewaga	
	54.	US 5202286	04-13-1993	Nakatani	
	55.	US 5247190	09-21-1993	Friend et al.	
	56.	US 5326959	07-05-1994	Perazza	
	57.	US 5328809	07-12-1994	Holmes et al.	
	58.	US 5359183	10-25-1994	Skodlar	
	59.	US 5383113	01-17-1995	Knight	
	60.	US 5399502	03-21-1995	Friend et al.	
	61.	US 5401827	03-28-1995	Holmes et al.	
	62.	US 5477040	12-19-1995	Lalonde	
	63.	US 5483445	01-09-1996	Pickering	
	64.	US 5512654	04-30-1996	Holmes et al.	
	65.	US 5513102	04-30-1996	Auriemma	
	66.	US 5581064	12-03-1996	Riley et al.	
	67.	US 5592560	01-07-1997	Deaton et al.	
	68.	US 5604542	02-18-1997	Dedrick	
	69.	US 5612868	03-18-1997	Off	
	70.	US 5621812	04-15-1997	Deaton et al.	
✓	71.	US 5638457	06-10-1997	Deaton et al.	
✓	72.	US 5642279	06-24-1997	Stone	

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Sheet 4 of 13

<b>Application Number</b>	10/670,358
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<b>Examiner Name</b>	Susanna M. Meinecke Diaz

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SMD	73.	US 5642485	05-24-1997	Deaton et al.	
	74.	US 5644723	07-01-1997	Deaton et al.	
	75.	US 5649114	04-15-1997	Deaton et al.	
	76.	US 5649117	07-15-1997	Landry	
	77.	US 5653914	08-05-1997	Holmes, et al.	
	78.	US 5664157	09-02-1997	Takahira et al.	
	79.	US 5665953	09-09-1997	Mazzamuto	
	80.	US 5672678	09-30-1997	Holmes et al.	
	81.	US 5675662	10-07-1997	Deaton et al.	
	82.	US 5684291	11-04-1997	Taskett	
	83.	US 5687322	11-11-1997	Deaton et al.	
	84.	US 5692132	11-25-1997	Hogan	
	85.	US 5696907	12-09-1997	Tom	
	86.	US 5699528	12-16-1997	Hogan	
	87.	US 5705798	01-06-1998	Tarbox	
	88.	US 5710458	01-20-1998	Iwasaki	
	89.	US 5710887	01-20-1998	Chelliah	
	90.	US 5710889	01-20-1998	Clark et al.	
	91.	US 5721781	02-24-1998	Deo et al.	
	92.	US 5728998	03-17-1998	Novis et al.	
	93.	US 5734154	03-31-1998	Jachimowicz et al.	
	94.	US 5734838	03-31-1998	Robinson	
	95.	US 5736728	04-07-1998	Matsubara	
	96.	US 5740549	04-14-1998	Reilly et al.	

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*5/17/06*

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Sheet **5 of 13**

<b>Application Number</b>	<b>10/670,358</b>
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<b>Art Unit</b>	<b>3623</b>
<b>Examiner Name</b>	<b>Susanna M. Meinecke Diaz</b>

<b>Attorney Docket Number</b>	<b>47004.000262</b>
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SMD	97.	US 5742775	04-21-1998	King	
	98.	US 5745049	04-28-1998	Akiyama et al.	
	99.	US 5749075	05-05-1998	Toader et al.	
	100.	US 5770849	06-23-1998	Novis et al.	
	101.	US 5777903	07-07-1998	Piosenka et al.	
	102.	US 5789733	08-04-1998	Jachimowicz et al.	
	103.	US 5794207	08-11-1998	Walker	
	104.	US 5799087	08-25-1998	Rosen	
	105.	US 5805719	09-08-1998	Pare et al.	
	106.	US 5806044	09-08-1998	Powell	
	107.	US 5806045	09-08-1998	Biorge	
	108.	US 5807627	09-15-1998	Friend et al.	
	109.	US 5809478	09-15-1998	Greco	
	110.	US 5815657	09-29-1998	Williams et al.	
	111.	US 5815658	09-29-1998	Kuriyama	
	112.	US 5819234	10-06-1998	Slavin et al.	
	113.	US 5819237	10-06-1998	Garman	
	114.	US 5832457	11-03-1998	O'Brien	
	115.	US 5835061	11-10-1998	Stewart	
	116.	US 5839113	11-17-1998	Federau et al.	
	117.	US 5845260	12-01-1998	Nakano et al.	
	118.	US 5852812	12-22-1998	Reeder	
	119.	US 5857079	01-05-1999	Claus et al.	
	120.	US 5857175	01-05-1999	Day	

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
*(use as many sheets as necessary)*

Sheet **6 of 13**

<b>Application Number</b>	<b>10/670,358</b>
<b>Filing Date</b>	<b>September 26, 2003</b>
<b>First Named Inventor</b>	<b>Gregory PHILLIPS, et al</b>
<b>Art Unit</b>	<b>3623</b>
<b>Examiner Name</b>	<b>Susanna M. Meinecke Diaz</b>

**Attorney Docket Number** **47004.000262**

**U.S. PATENT DOCUMENTS**

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
SMD	121.	US 5870721	02-09-1999	Norris	
	122.	US 5883377	03-16-1999	Chapin Jr.	
	123.	US 5884271	03-16-1999	Pitroda	
	124.	US 5884278	03-16-1999	Powell	
	125.	US 5890138	03-30-1999	Godin et al.	
	126.	US 5890140	03-30-1999	Clark et al.	
	127.	US 5897620	04-27-1999	Walker et al.	
	128.	US 5905246	05-18-1999	Fajkowski	
	129.	US 5920844	07-06-1999	Hotta et al.	
	130.	US 5920847	07-06-1999	Kolling et al.	
	131.	US 5931764	08-03-1999	Freeman et al.	
	132.	US 5933817	08-03-1999	Hucal	
	133.	US 5952641	09-14-1999	Korshun	
	134.	US 5953710	09-14-1999	Fleming	
	135.	US 5970479	10-19-1999	Shepherd	
	136.	US 5984191	11-16-1999	Chapin Jr.	
	137.	US 6002383	12-14-1999	Shimada	
	138.	US 6003762	11-21-1999	Hayashida	
	139.	US 6004681	12-21-1999	Epstein et al.	
	140.	US 6014636	01-11-2000	Reeder	
	141.	US 6014638	01-11-2000	Burge et al.	
	142.	US 6016482	01-18-2000	Molinari et al.	
	143.	US 6019284	02-01-2000	Freeman et al.	
	144.	US 6026370	02-15-2000	Jermyn	

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Substitute for form 1449A/PTO		<b>Application Number</b>	<b>10/670,358</b>
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Filing Date</b>	<b>September 26, 2003</b>
		<b>First Named Inventor</b>	<b>Gregory PHILLIPS, et al</b>
		<b>Art Unit</b>	<b>3623</b>
		<b>Examiner Name</b>	<b>Susanna M. Meinecke Diaz</b>
<b>Sheet</b>	<b>7 of 13</b>	<b>Attorney Docket Number</b>	<b>47004.000262</b>

<b>U.S. PATENT DOCUMENTS</b>					
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SMD	145.	US 6029139	02-22-2000	Cunningham et al.	
	146.	US 6029890	02-29-2000	Austin	
	147.	US 6038292	03-14-2000	Thomas	
	148.	US 6041315	03-21-2000	Pollin	
	149.	US 6045042	04-04-2000	Ohno	
	150.	US 6049463	04-11-2000	O'Malley et al.	
	151.	US 6049773	04-11-2000	McCormack et al.	
	152.	US 6049782	04-11-2000	Gottesman et al.	
	153.	US 6058378	05-02-2000	Clark et al.	
	154.	US 6064985	05-16-2000	Anderson	
	155.	US 6065675	05-23-2000	Teicher	
	156.	US 6068183	05-30-2000	Freeman et al.	
	157.	US 6070147	05-30-2000	Harms et al	
	158.	US 6076068	06-13-2000	DeLapa et al.	
	159.	US 6078888	06-20-2000	Johnson Jr.	
	160.	US 6091817	07-18-2000	Bertina et al.	
	161.	US 6092056	07-18-2000	Tull Jr. et al.	
	162.	US 6095412	08-01-2000	Bertina et al.	
	163.	US 6095416	08-01-2000	Grant et al.	
	164.	US 6105011	08-15-2000	Morrison Jr.	
	165.	US 6119932	09-19-2000	Maloney et al.	
	166.	US 6122623	09-19-2000	Garman	
	167.	US 6134536	10-17-2000	Shepherd	
	168.	US 6138917	10-31-2000	Chapin Jr.	
EXAMINER SIGNATURE <i>S. Phillips</i>			DATE CONSIDERED <i>5/17/06</i>		
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		<b>Art Unit</b>	3623
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		<b>Sheet</b>	<b>8 of 13</b>

<b>U.S. PATENT DOCUMENTS</b>					
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SMD	169.	US 6145741	11-14-2000	Wisdom et al.	
	170.	US 6148297	11-14-2000	Swor et al.	
	171.	US 6163770	12-19-2000	Gamble et al.	
	172.	US 6173267	01-09-2001	Cairns	
	173.	US 6182048	01-30-2001	Osborn et al.	
	174.	US 6186793	02-13-2001	Brubaker	
	175.	US 6195644	02-27-2001	Bowie	
	176.	US 6202053	03-13-2001	Christiansen et al.	
	177.	US 6263316	07-17-2001	Khan et al.	
	178.	US 6265977	07-24-2001	Vega et al.	
	179.	US 6278981	08-21-2001	Dembo et al.	
	180.	US 6343743	02-05-2002	Lamla	
	181.	US 6349291	02-19-2002	Varma	
	182.	US 6360954	03-26-2002	Barnardo	
	183.	US 6385591	05-07-2002	Mankoff	
	184.	US 6386444	05-14-2002	Sullivan	
	185.	US 6397202	05-28-2002	Higgins et al.	
	186.	US 6402039	06-11-2002	Freeman et al.	
	187.	US 6405182	06-11-2002	Cuervo	
	188.	US 6422462	07-23-2002	Cohen	
	189.	US 6450407	09-17-2002	Freeman et al.	
	190.	US 6463039	10-08-2002	Ricci et al.	
	191.	US 6484144	11-19-2002	Martin et al.	
	192.	US 6484148	11-19-2002	Boyd	
EXAMINER SIGNATURE <i>SMD</i>			DATE CONSIDERED 5/17/04		
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Sheet **9 of 13**

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SMD	193.	US 6505168	01-01-2003	Rothman et al.	
	194.	US 6560578	05-06-2003	Eldering	
	195.	US 6574603	06-03-2003	Dickson et al.	
	196.	US 6631849	10-14-2003	Blossom	
	197.	US 6641049	11-04-2003	Luu	
	198.	US 6675127	01-06-2004	LaBlanc et al.	
	199.	US 6693544	02-17-2004	Hebbecker	
↓ Duplicates	200.	US 6745938	06-08-2004	Sullivan	
	201.	US 6745938	06-08-2004	Sullivan	
SMD	202.	US 6802008	10-05-2004	Ikefui et al.	
	203.	US 6865547	03-08-2005	Brake Jr. et al.	
	204.	US 6868426	03-15-2005	Mankoff	
	205.	US RE34915	04-25-1995	Nichtberger et al.	
	206.	US Re. 36116	02-23-1999	McCarthy	
	207.	US 5530232	06-25-1996	Taylor	
	208.	US 20020116330	08-22-2002	Hed et al.,	
	209.	US 20030033211	02-13-2003	Haines et al.,	
	210.	US 20050021400	01-27-2005	Postrel	
	211.	US 5146068	09-08-1992	Ugawa, et al.	
	212.	US 5206488	04-27-1993	Telcher	
	213.	US 5717925	02-10-1998	Harper et al.	
	214.	US 6070067	05-30-2000	Nguyen, et al.	
↓	215.	US 6377669	04-23-2002	Walker, et al.	
	216.	US 6424029	07-23-2002	Giesler	

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<b>Filing Date</b>	<b>September 26, 2003</b>
<b>First Named Inventor</b>	<b>Gregory PHILLIPS, et al</b>
<b>Art Unit</b>	<b>3623</b>
<b>Examiner Name</b>	<b>Susanna M. Meinecke Diaz</b>

Attorney Docket Number 47004.000262

**U.S. PATENT DOCUMENTS**

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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*Examiner Initials	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION
		Country Code Number- Kind Code (if known)				YES/NO
SMD	218.	CA 2293321	6/12/1998	Picciallo		
SMD	219.	GB 2275654A	9/7/1994	Pollock, et al.		
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SMD	227.	WO 99/05633	2/4/1999	Kern, Daniel		

**OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS**

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
SMD	228.	5500 - FDIC General Counsel's Opinion No. 8 - Stored Value Cards, 61 Fed. Reg. 40490, <a href="http://www.fdic.gov/regulations/laws/rules/5500-500.html">http://www.fdic.gov/regulations/laws/rules/5500-500.html</a> , 08/02/1996	

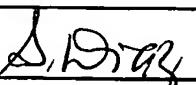
EXAMINER SIGNATURE *S. M. Diaz*

DATE CONSIDERED *5/17/06*

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		<b>Application Number</b>	10/670,358
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Filing Date</b>	September 26, 2003
		<b>First Named Inventor</b>	Gregory PHILLIPS, et al
		<b>Art Unit</b>	3623
		<b>Examiner Name</b>	Susanna M. Meinecke Diaz
Sheet	11 of 13	Attorney Docket Number	47004.000262

<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
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EXAMINER SIGNATURE		DATE CONSIDERED	5/17/06
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			

Substitute for form 1449A/PTO		<b>Application Number</b>	<b>10/670,358</b>
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Filing Date</b>	<b>September 26, 2003</b>
		<b>First Named Inventor</b>	<b>Gregory PHILLIPS, et al</b>
		<b>Art Unit</b>	<b>3623</b>
		<b>Examiner Name</b>	<b>Susanna M. Meinecke Diaz</b>
<b>Sheet</b>	<b>12 of 13</b>	<b>Attorney Docket Number</b>	<b>47004.000262</b>

**OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS**

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
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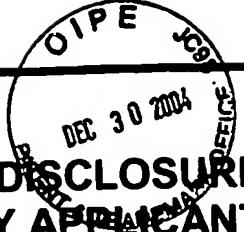
EXAMINER SIGNATURE	<i>S. Diaz</i>	DATE CONSIDERED	<i>5/17/03</i>
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Substitute for form 1449A/PTO		<b>Application Number</b>	<b>10/670,358</b>
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Filing Date</b>	<b>September 26, 2003</b>
		<b>First Named Inventor</b>	<b>Gregory PHILLIPS, et al</b>
		<b>Art Unit</b>	<b>3623</b>
		<b>Examiner Name</b>	<b>Susanna M. Meinecke Diaz</b>
<b>Sheet</b>	<b>13 of 13</b>	<b>Attorney Docket Number</b>	<b>47004.000262</b>

<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
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SMD	267.	Award Card Comparision, JA7922.	
SMD	268.	How is it Different?, JA8331.	
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SMD	271.	Incenticard, JA8329.	
SMD	272.	Card Based Award Systems, JA8309.	

EXAMINER SIGNATURE	<i>S. Diaz</i>	DATE CONSIDERED	<i>5/17/03</i>
<b>*EXAMINER:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			

Substitute for form 1449A/PTO		 INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/670,358		
Filing Date	September 26, 2003						
First Named Inventor	Gregory PHILLIPS et al.						
Art Unit	3624						
Examiner Name	Unknown						
Sheet	1	of	3	Attorney Docket Number	47004.000262		
<b>U.S. PATENT DOCUMENTS</b>							
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear		
SD	1.	US- 5703344	12/30/1997	Bezy et al.			
<b>FOREIGN PATENT DOCUMENTS</b>							
*Examiner Initials	Cite No.	FOREIGN PATENT DOCUMENT		Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)			Publication Date MM-DD-YYYY	YES
SD	2.	EP	959440	11/24/1999	Kawan et al.	<input type="checkbox"/>	<input type="checkbox"/>
<b>NON-PATENT LITERATURE DOCUMENTS</b>							
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published				TRANSLATION	
		YES	NO				
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EXAMINER SIGNATURE /Susanna Meinecke Diaz/		DATE CONSIDERED		05/26/2006			
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

Substitute for form 1449A/PTO			
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>			
(use as many sheets as necessary)			
Sheet 2 of 3		Attorney Docket Number 47004.000262	

**NON-PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
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EXAMINER SIGNATURE /Susanna Meinecke Diaz/

DATE CONSIDERED

05/26/2006

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Substitute for form 1449A/PTC

DEC 30 2004  
U.S. PATENT & TRADEMARK OFFICEINFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number	10/670,358
Filing Date	September 26, 2003
First Named Inventor	Gregory PHILLIPS et al.
Art Unit	3624
Examiner Name	Unknown

Sheet	3	of	3	Attorney Docket Number	47004.000262
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## NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
SD	15.	CORDIS, PACE IST-1999-11531 PACE, "Purse application for cross border use in euro," printed 2/23/2001, www.cordis.lu, 3 pages		
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EXAMINER SIGNATURE	/Susanna Meinecke Diaz/	DATE CONSIDERED	05/26/2006
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## ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

<b>Title of Invention</b>	DEBIT PURCHASING OF STORED VALUE CARD FOR USE BY AND/OR DELIVERY TO OTHERS						
Application Number :	10/670358						
Confirmation Number:	5273						
First Named Applicant:	Gregory PHILLIPS et al						
Attorney Docket Number:	47004.000262						
Art Unit:							
Examiner:							
Search string:	( 6014749 or 6047067 or 6098053 or 6115458 or 6169975 or 6182894 or 6295522 or 6298336 or 6345766 or 6422459 or 6467684 or 6473500 or 6581839 or 6601761 or 6615190 or H001794 or Re036365 or Re037122 or Re038255 ).pn						
<b>US Patent Documents</b>							
<b>Note: Applicant is not required to submit a paper copy of cited US Patent Documents</b>							
init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
✓	1	6014749	2000-01-11	Gloor et al			
	2	6047067	2000-04-04	Rosen			
	3	6098053	2000-08-01	Slater			
	4	6115458	2000-09-05	Taskett			
	5	6169975	2001-01-02	White et al			
	6	6182894	2001-02-06	Hackett et al.			
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	10	6422459	2002-07-23	Kawan			
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	12	6473500	2002-10-29	Risafi et al			
	13	6581839	2003-06-24	Lasch et al			
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	16	H001794	1999-04-06	Claus			
	17	Re036365	1999-11-02	Levine et al			
	18	Re037122	2001-04-03	Levine et al			
✓	19	Re038255	2003-09-23	Levine et al			
<b>Signature</b>							

Examiner Name	Date
<i>A. Portnoy</i>	<i>4/30/06</i>

## ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of Invention	DEBIT PURCHASING OF STORED VALUE CARD FOR USE BY AND/OR DELIVERY TO OTHERS						
Application Number :	10/670358						
Confirmation Number:	5273						
First Named Applicant:	Gregory PHILLIPS et al						
Attorney Docket Number:	47004.000262						
Art Unit:							
Examiner:							
Search string:	( 5911136 or 5911135 or 5884285 or 5875437 or 5864828 or 5852811 or 5644727 or 6609111 or 6625582 or 6641050 or 6805287 or 5704046 or 6129274 or 6167385 or 4752676 or 4766293 or 4822985 or 4870259 or 4908521 or 4943707 or 4961142 or 5453601 or 5455407 or 5920629 or 5923734 or 5953423 or 5963648 or 5988509 or 5991413 or 5991748 or 6006988 or 20010027441 or 20020026418 or 20020046255 or 20020077978 or 20020091572 or 20020091631 or 20020104878 or 20020143703 or 20020147662 or 20020165820 or 20030004828 or 20030023549 or 20030046249 or 20030053609 or 20030105672 or 20030140004 or 20030144935 or 20030172040 or 20030200180 ).pn						
<b>US Patent Documents</b>							
<b>Note: Applicant is not required to submit a paper copy of cited US Patent Documents</b>							
init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
SMP	1	5911136	1999-06-08	Atkins			
	2	5911135	1999-06-08	Atkins			
	3	5884285	1999-03-16	Atkins			
	4	5875437	1999-02-26	Atkins			
	5	5864828	1999-01-26	Atkins			
	6	5852811	1998-12-22	Atkins			
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	22	5453601	1995-09-26	Rosen			
	23	5455407	1995-10-03	Rosen			
	24	5920629	1999-07-06	Rosen			
	25	5923734	1999-07-13	Taskett			
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	28	5988509	1999-11-23	Taskett			
	29	5991413	1999-11-23	Arditti et al			
	30	5991748	1999-11-23	Taskett			
	31	6006988	1999-12-28	Behrmann et al			

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Note: Applicant is not required to submit a paper copy of cited US Published Applications

init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
SND	1	20010027441	2001-10-04	Wankmueller			
	2	20020026418	2002-02-28	Koppel et al			
	3	20020046255	2002-04-18	Moore et al			
	4	20020077978	2002-06-20	Oleary et al			
	5	20020091572	2002-07-11	Anderson et al			
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	7	20020104878	2002-08-08	Seifert et al			
	8	20020143703	2002-10-03	Razvan			
	9	20020147662	2002-10-10	Anderson			
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Signature

Examiner Name	Date
<i>SD</i>	4/30/06

## ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

<b>Title of Invention</b>	DEBIT PURCHASING OF STORED VALUE CARD FOR USE BY AND/OR DELIVERY TO OTHERS	
Application Number :	10/670358	
Confirmation Number:	5273	
First Named Applicant:	Gregory PHILLIPS et al	
Attorney Docket Number:	47004.000262	
Art Unit:		
Examiner:		
Search string:	( 3946206 or 4047033 or 4582985 or 4750119 or 4831242 or 4897533 or 4978401 or 5095194 or 5117355 or 5175416 or 5180901 or 5192947 or 5202826 or 5218631 or 5326960 or 5349633 or 5365575 or 5397881 or 5424524 or 5450477 or 5459306 or 5465206 or 5466919 or 5471669 or 5477038 or 5482139 or 5483444 or 5500514 or 5530232 or 5553120 or 5578808 or 5585787 or 5637845 or 5689650 or 5703344 or 5710886 or 5721768 or 5729693 or 5765141 or 5774870 or 5777305 or 5787156 or 5787404 or 5806042 or 5835576 or 5857079 or 5857709 or 5864830 or 5870718 or 5926800 ).pn	

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**Note: Applicant is not required to submit a paper copy of cited US Patent Documents**

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SM	1	3946206	1976-03-23	Darjany			
SM	2	4047033	1977-09-06	Malmberg			
	3	4582985	1986-04-15	Lofberg			
	4	4750119	1988-06-07	Cohen			
	5	4831242	1989-05-16	Englehardt			
	6	4897533	1990-01-30	Lyszczarz			
	7	4978401	1990-12-18	Bonomi			
	8	5095194	1992-03-10	Barbanell			
	9	5117355	1992-05-26	McCarthy			
	10	5175416	1992-12-29	Mansvelt			
	11	5180901	1993-01-19	Hiramatsu			
	12	5192947	1993-03-09	Neustein			
	13	5202826	1993-04-13	McCarthy			
	14	5218631	1993-06-08	Katz			
	15	5326960	1994-07-05	Tannenbaum			
	16	5349633	1994-09-20	Katz			
	17	5365575	1994-11-15	Katz			
SM	18	5397881	1995-03-14	Mannik			

Sub	19	5424524	1995-06-13	Ruppert		
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	31	5578808	1996-11-26	Taylor		
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	33	5637845	1997-06-10	Kolls		
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	36	5710886	1998-01-20	Christensen		
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	49	5870718	1999-02-09	Spector		
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Examiner Name	Date
<i>S. D. Difesa</i>	4/30/06

**ELECTRONIC INFORMATION DISCLOSURE STATEMENT**

Electronic Version v18

Stylesheet Version v18.0

<b>Title of Invention</b>	DEBIT PURCHASING OF STORED VALUE CARD FOR USE BY AND/OR DELIVERY TO OTHERS						
Application Number :	10/670358						
Confirmation Number:	5273						
First Named Applicant:	Gregory PHILLIPS et al						
Attorney Docket Number:	47004.000262						
Art Unit:							
Examiner:							
Search string:	( 5745706 or 3634669 or 4594663 or 4642768 or 5955961 or 5970480 or 5974399 or 5991750 or 6000832 or 6009415 or 6016954 or 6032136 or 6036099 or 6038552 or 6070153 or 6105865 or 6128598 or 6128599 or 6164533 or 6227447 or 6243688 or 6341724 or 6345261 or 6189787 or 6000608 or 6615189 or 5350906 or 4545838 or 4634845 or 4700055 or 4766293 or 4882675 or 4906826 or 5025372 or 5080748 or 5276311 or 5287268 or 5287269 or 5297026 or 5311594 or 5326960 or 5339239 or 5479494 or 5511114 or 5521363 or 5530235 or 5537314 or 5544086 or 5544246 or 20020095365 ).pn						
<b>US Patent Documents</b>							
<b>Note: Applicant is not required to submit a paper copy of cited US Patent Documents</b>							
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	3	4594663	1986-06-10	Nagata et al.			
	4	4642768	1987-02-10	Roberts			
	5	5955961	1999-09-21	Wallerstein			
	6	5970480	1999-10-19	Kalina			
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	13	6036099	2000-03-14	Leighton			
	14	6038552	2000-03-14	Fleischl et al.			
	15	6070153	2000-05-30	Simpson			
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	21	6243688	2001-06-05	Kalina			
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	42	5339239	1994-09-16	Toshiyuki			
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Note: Applicant is not required to submit a paper copy of cited US Published Applications

init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
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Signature

Examiner Name	Date
SM2	4/30/02

## ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of Invention	DEBIT PURCHASING OF STORED VALUE CARD FOR USE BY AND/OR DELIVERY TO OTHERS
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Application Number : 10/670358



Confirmation Number: 5273

First Named Applicant: Gregory PHILLIPS et al

Attorney Docket Number: 47004.000262

Art Unit:

Examiner:

Search string: ( 5577109 or 5590038 or 5649118 or 5664110 or 5675607 or 5677955 or 5689100 or 5708422 or 5715399 or 5727153 or 5737421 or 5760381 or 5770843 or 5777306 or 5802176 or 5845259 or 5859419 or 5864609 or 5870721 or 5883810 or 5887065 or 5930217 or 5937068 or 5940811 or 6014645 or 6167385 or 6227447 or 6308268 or 6373969 or 6429927 or 6434259 or 6446210 or 6498861 or 5608785 or 5621787 or 5940811 or 6641050 or 5778067 or 4953085 or 4968873 or 5206803 or 5864609 or 5987434 or 6076072 or 6078891 or 6161096 or 6336099 or 20030216965 or 20040030626 or 20040039588 ).pn

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Note: Applicant is not required to submit a paper copy of cited US Patent Documents

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6	5677955	1997-10-14		Doggett			
7	5689100	1997-11-18		Carrithers			
8	5708422	1998-01-13		Blonder			
9	5715399	1998-02-03		Bezos			
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12	5760381	1998-04-02		Stich			
13	5770843	1998-06-23		Rose			
14	5777306	1998-07-07		Masuda			
15	5802176	1998-09-01		Audebert			
16	5845259	1998-12-01		West			
17	5859419	1999-01-12		Wynn			
18	5864609	1999-01-26		Cross			

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21	5887065	1999-03-23	Audebert				
22	5930217	1999-07-27	Kayanuma				
23	5937068	1999-08-10	Audebert				
24	5940811	1999-08-17	Norris				
25	6014645	2000-01-11	Cunningham				
26	6167385	2000-12-26	Hartley-Urquhart				
27	6227447	2001-05-08	Campisano				
28	6308268	2001-10-23	Audebert				
29	6373969	2002-04-16	Adler				
30	6429927	2002-08-06	Borza				
31	6434259	2002-08-13	Hamid				
32	6446210	2002-09-03	Borza				
33	6498861	2002-12-24	Hamid				
34	5608785	1997-03-04	Kasday				
35	5621787	1997-04-15	Mckoy				
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Note: Applicant is not required to submit a paper copy of cited US Published Applications

init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
✓	1	20030216965	2003-11-20	Libman			
✓	2	20040030626	2004-02-12	Libman			
✓	3	20040039588	2004-02-26	Libman			

Signature

Examiner Name	Date
<i>SD/PYB</i>	<i>4/30/06</i>